

What would your family do without your income?

Unum's group term life and AD&D insurance can help.

Employer-provided base life/AD&D benefit

The Lake County Board of Commissioners provides all eligible employees with \$20,000 of Group term life and AD&D insurance. The insurance not only provides a death benefit, the AD&D benefit pays if you suffer a covered disabling injury.

Making sure you have enough coverage

You also have the opportunity to purchase additional term life insurance to ensure that you provide adequate resources for your family and loved ones in the event of your premature death. Your options are:

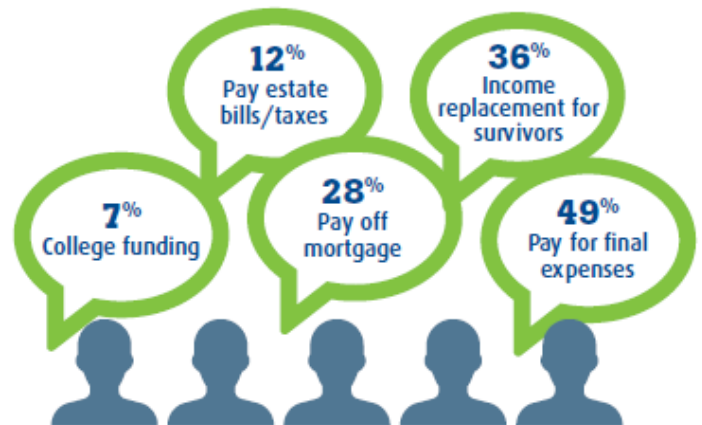
- Additional coverage in \$10,000 increments up to 5x your annual earnings
- The maximum coverage amount is \$250,000
- *During this one-time open enrollment, you are guaranteed up to \$150,000* without medical question during this enrollment (still subject to the 5x annual earnings limitation).

Benefits highlights you'll appreciate:

- **AD&D benefit** — This is paid, in addition to the life benefit, if you or a covered dependent die in a covered accident. It also pays if you suffer a covered dismemberment or disability.
- **Accelerated (early) benefit** — If you become terminally ill with less than 12 months to live, you may get part or all of your life benefit early, up to your plan's maximum. Early payout is deducted from the policy's final death benefit.
- **Life Planning Financial & Legal Resources** — Financial planning and counseling are available to you or your family members at no extra cost if you are diagnosed with a terminal illness or die.
- **Seat belt benefit** — If you die in a car accident while using a seat belt (or a seat protected by an air bag) and it's the result of a covered accident, this pays an extra benefit.

What's life insurance good for?

People surveyed say they choose life insurance for many reasons.¹



of Americans are concerned with **leaving dependents in a difficult financial situation** should they pass away prematurely.²

46% of Americans die with less than \$10,000 in financial assets, or none at all.³



Sample Employee Cost		
Age	Life Benefit	~Bi-Weekly Employee Cost
30	\$50,000	\$1.38
35	\$50,000	\$2.31
40	\$50,000	\$3.46
45	\$50,000	\$5.54
50	\$50,000	\$8.77
55	\$50,000	\$12.69